

CLAIMS

What is claimed and desired to be secured by Letters Patent is as follows:

1. A payment service method, which comprises the steps of:
 - a) a payment service provider receiving a payment from a customer;
 - b) the payment service provider assigning a unique identifier to the customer;
 - c) the payment service provider receiving payment instructions from the customer;
 - d) establishing an account with the payment service provider for the customer;
 - e) crediting the account in an amount corresponding to the payment; and
 - f) transferring funds to a payee of the customer and client of the payment service provider pursuant to the instructions from the customer.
2. The method of claim 1, which includes the additional step of :
 - a) maintaining the anonymity of the customer.
3. The method of claim 2, which includes the additional step of utilizing a single, exclusive identifier for the customer and associating same with his or her account.
4. The method of claim 1, which includes the additional step of electronically crediting the account with said payment substantially immediately.
5. The method of claim 1, which includes the additional step of establishing an additional account for the customer and associating same with an additional payee.

6. The method of claim 2, which includes the additional step of identifying said account solely by the customer identifier.
7. The invention of claim 1, which includes the additional step of using a telephone number associated with the customer as the account identifier.
8. The method of claim 1, which includes the additional step of said payment service provider reporting to the client/payee activity associated with customers of said client/payee.
9. The method of claim 1, which includes the additional steps of:
 - a) said client/payee maintaining a customer database including identifiers for customers of same;
 - b) providing information from said customer database to said payment service provider; and
 - c) offering said payment services to said customers identified within said customer database.
10. The method of claim 1, which includes the additional steps of:
 - a) said payment service provider maintaining an agent network; and
 - b) said customers communicating with said payment service provider through said agent network.

11. The method of claim 10, which includes the additional steps of:
- a) enrolling customers with said payment service provider through said agent network; and
 - b) said payment service provider paying a fee to said agents for each customer enrolled thereby.
12. The method of claim 1, which includes the additional step of:
- a) formatting the client's customer database for use by the payment service provider.
13. The method of claim 10, which includes the additional steps of:
- a) establishing with said payment service provider an account group comprising the customers of a client; and
 - b) activating individual accounts upon enrollment of the customers of the client.
14. The method of claim 1, which includes the additional steps of:
- a) the client designating multiple products for the payment service;
 - b) the client designating payment denominations for each of its designated products;
 - c) establishing payment service provider fees;
 - d) inputting pricing bands based on the number of customers of the client for its products;
 - e) inputting principle ranges for the products;
 - f) inputting associated fees for the products; and

- g) setting a variable fee schedule for the payment service provider.

15. The method of claim 1, which includes the additional steps of:

- a) printing a receipt for the customer upon receipt of payment from same;
- b) printing the customer's identification on the receipt;
- c) designating a service availability value on the receipt; and
- d) printing on the receipt a commercial message from the client to the customer.

16. The method of claim 1, which includes the additional step of:

- a) printing coupons for use by said customer.

17. The method of claim 1, which includes the additional steps of:

- a) setting criteria for customer eligibility for said payment services; and
- b) excluding ineligible customers from a database of eligible customers for said payment services.

18. The method of claim 1, which includes the additional step of:

- a) communicating to said customer promotional information from said client.

19. The method of claim 1, which includes the additional step of:

- a) communicating to said customer commercial messages from third parties consisting of entities which do not compete with the client.

20. The method of claim 1, which includes the additional step of:
- a) producing a card for said customer including the identifier.
21. The method of claim 1, which includes the additional step of:
- a) selectively concealing the identifier on the card.
22. The method of claim 20, wherein said card comprises one of the group comprising: a credit card; a debit card; and a prepaid card.
23. The method of claim 1, wherein said identifier comprises the customer's driver's license number.
24. The method of claim 1, wherein the customer interfaces with the payment service provider by one of a method from among the group consisting of:
- a) telephone with voice recognition;
 - b) Internet global computer network;
 - c) mail;
 - d) in person;
 - e) e-mail; and
 - f) point-of-sale (POS) terminal with card reader.
25. The method of claim 1, which includes the additional steps of:

- a) the payment service provider tabulating advertising and coupon impressions for the client;
- b) the payment service provider tabulating coupon redemptions for the client;
- c) the client paying the payment service provider for impressions;
- d) the client paying the payment service provider for redemptions;
- e) collecting customer data from coupon redemptions; and
- f) reporting coupon redemption customer data to the client.

26. The method of claim 1, which includes the additional steps of:

- a) setting an interval for discounted payment service;
- b) counting customer payments; and
- c) discounting a customer payment upon reaching said interval.

27. The method of claim 1, which includes the additional steps of:

- a) displaying a new customer screen upon enrollment of a new customer by said payment service provider;
- b) capturing enrollment information concerning said new customer; and
- c) promoting other services of one of said payment service provider and said client to said customer.

28. The method of claim 1, which includes the additional steps of:

- a) establishing a maximum permissible inactivity period;

- b) logging customer transactions and comparing same to said maximum inactivity period;
- c) detecting accounts which exceed said maximum allowable inactivity period; and
- d) retiring said accounts which exceed the maximum allowable inactivity period.

29. The method of claim 1, which includes the additional steps of:

- a) tracking customer transaction recurrences;
- b) monitoring customer retention;
- c) metering future marketing and rebate programs for clients based on transaction recurrences and customer retention; and
- d) the payment service provider providing customer transaction records to the client.

30. The method of claim 1, which includes the additional steps of:

- a) setting a required number of transactions for rebate with the client;
- b) counting said transactions with the client; and
- c) rebating the cost of customer cards to the client upon reaching the number of transactions required for rebate eligibility.

31. The method of claim 1, which includes the additional steps of:

- a) the payment service provider receiving identification from the customer;
- b) displaying payment options to the customer;
- c) selecting a payment method;

- d) verifying the payment method; and
- e) accepting the payment.

32. The method of claim 1, which includes the additional steps of:

- a) the client identifying multiple products;
- b) displaying the multiple client products to a customer;
- c) the customer choosing one or more products to pay on;
- d) the customer choosing one or more amounts to pay on the respective products;
and
- e) making said customer-selected payments on said products.

33. The method of claim 1, which includes the additional steps of:

- a) providing client-specific advertising;
- b) the payment service provider enrolling customers for the clients; and
- c) the customer and the payment service provider selecting features and pricing by client.

34. A payment service method, which includes the steps of:

- a) a payment service provider receiving a payment from a customer;
- b) the payment service provider assigning a unique identifier to the customer;
- c) the payment service provider receiving payment instructions from the customer;
- d) establishing an account for the customer;

- e) crediting the account in an amount corresponding to the payment;
- f) transferring funds to a payee of the customer and client of the payment service provider pursuant to the instructions from the customer;
- g) maintaining the anonymity of the customer;
- h) electronically crediting the account with the payments substantially immediately; and
- i) identifying the account solely by the customer identifier.

35. A payment service system, which includes:

- a) a payment service provider with an agent network;
- b) a customer with a unique identifier assigned by the payment service provider;
- c) a client of the payment service provider and payee of the customer, the client/payee having a customer database;
- d) a customer account identified by said identifier; and
- e) the payment service provider being adapted to receive payment from the customer and substantially instantaneously crediting said payment to the customer's account with the client.